



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [TEXAS CAPITAL BANCSHARES, INC.](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [40,054,433](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[TEXAS CAPITAL BANCSHARES, INC.](#)
[2000 MCKINNEY AVENUE, SUITE 700](#)

[DALLAS, TX 75201](#)

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	39,979,828			34,219,675			37,503,263			30,984,347			25,189,097		
Net income (\$000)	71,938			-16,687			66,289			322,866			300,824		
Number of BHCs in peer group	133			123			128			125			118		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.01	2.67	14	2.69	2.94	27	2.33	2.77	21	3.20	3.01	55	3.67	3.08	84
+ Non-interest income	0.42	1.13	17	-0.01	1.12	1	0.32	1.21	7	0.21	1.32	6	0.26	1.31	6
- Overhead expense	1.54	2.28	11	1.76	2.68	11	1.74	2.57	14	1.83	2.69	15	2.05	2.71	17
- Provision for credit losses	-0.06	-0.12	52	1.11	0.88	70	0.67	0.51	76	0.25	0.15	76	0.34	0.14	87
+ Securities gains (losses)	0	0.01	32	0	0.03	25	0	0.02	16	0	0.01	22	0	0	50
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	0.96	1.78	8	-0.23	0.64	15	0.26	1.04	10	1.34	1.56	30	1.54	1.57	42
Net operating income	0.72	1.36	9	-0.20	0.48	15	0.18	0.81	11	1.04	1.19	27	1.19	1.24	40
Net income	0.72	1.35	9	-0.20	0.48	15	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.33	3.18	13	3.66	4.09	24	2.87	3.55	16	4.52	4.41	59	4.75	4.24	81
Interest expense	0.29	0.29	61	0.92	0.85	63	0.51	0.52	56	1.27	1.08	71	1.01	0.86	69
Net interest income (tax equivalent)	2.04	2.88	13	2.74	3.24	22	2.36	3.01	18	3.26	3.33	40	3.74	3.38	68
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.11	0.16	46	0.86	0.27	89	0.76	0.27	91	0.28	0.21	71	0.35	0.22	81
Earnings coverage of net loan and lease losses (X)	13.89	25.70	49	1.29	17.23	14	1.72	22.91	10	6.56	24.40	25	6.01	21.75	23
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	1.49	19	0.99	1.32	23	1.04	1.58	18	0.79	0.83	46	0.85	0.90	43
Allowance for loan and lease losses / Total loans and leases	0.99	1.47	20	0.96	1.30	22	1.03	1.55	17	0.72	0.81	41	0.78	0.89	37
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.40	0.70	26	0.87	0.63	76	0.52	0.71	39	0.83	0.57	77	0.33	0.61	19
30–89 days past due loans and leases / Total loans and leases	0.14	0.33	21	0.24	0.52	19	0.08	0.39	9	0.11	0.43	11	0.18	0.44	18
Liquidity and Funding															
Net noncore funding dependence	-18.77	-0.51	5	2.76	14.37	19	-8.22	3.20	17	9.16	14.45	34	22.20	16.62	72
Net short-term noncore funding dependence	-20.86	-6.88	12	2.65	4.94	36	-11.40	-4.76	22	9.07	3.38	64	22.15	4.66	93
Net loans and leases / Total assets	60.77	60.99	43	69.62	64.23	60	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98
Capitalization															
Tier 1 leverage ratio	8.32	9.15	27	8.48	9.43	22	7.52	9.13	8	8.42	9.76	14	9.87	9.71	55
Holding company equity capital / Total assets	7.89	10.72	10	7.81	11.64	8	7.61	11.16	6	8.70	12.43	8	8.85	12.22	5
Total equity capital (including minority interest) / Total assets	7.89	10.85	8	7.80	11.80	7	7.61	11.29	5	8.70	12.57	7	8.84	12.27	5
Common equity tier 1 capital / Total risk-weighted assets	10.19	12.57	13	9.27	11.64	9	9.35	12.38	3	8.88	12.17	1	8.58	12.12	1
Net loans and leases / Equity capital (X)	7.70	5.73	85	8.91	5.59	92	8.52	5.58	92	9.54	5.21	96	9.74	5.29	99
Cash dividends / Net income	5.25	23.13	16		81.34		14.71	42.30	15	3.02	33.12	8	3.24	27.31	11
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02				17.36
Growth Rates															
Assets	11.64	16.49	43	26.41	11.31	87	15.91	16.68	51	15.18	9.26	78	12.69	7	82
Equity capital	12.70	9.13	74	8.58	5.70	67	1.38	6.99	23	13.27	10.49	75	13.51	7.89	78
Net loans and leases	-2.55	7.22	23	-0.30	9.91	10	-9.50	9.07	3	11.02	9.10	69	13.23	7.89	80
Noncore funding	-41.08	-25.09	32	20.82	16.35	66	0.01	-12.18	65	-18.39	6.59	16	57.45	10.67	91
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	3.46	11.33	31	3.89	12.46	37	3.80	13.56	28	3.85	13.04	35	4.35	13.37	39
Equity investment in subsidiaries / Equity capital	93.21	102.85	8	102.08	103.91	41	102.41	102.81	48	101.89	103.22	46	101.56	103.10	47
Cash from ops + noncash items + op expense / Op expense + dividends	79.75	98.58	38	54.87	176.81	16	47.87	147.24	5	50.72	190.27	7	51.93	174.91	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	214,217	281,676	1,004,473	1,273,920	1,114,933	-23.95	38.35
Income from lease financing receivables.....	1,379	1,990	6,889	10,208	10,099	-30.70	20.54
Fully taxable income on loans and leases.....	215,066	280,051	1,003,324	1,267,641	1,104,735	-23.20	37.88
Tax-exempt income on loans and leases.....	530	3,615	8,038	16,487	20,297	-85.34	
Estimated tax benefit on income on loans and leases.....	141	961	2,137	4,383	5,395	-85.34	
Income on loans and leases (tax equivalent).....	215,737	284,627	1,013,499	1,288,511	1,130,427	-24.20	38.31
Investment interest income (tax equivalent).....	10,341	2,659	19,336	10,375	3,221	288.93	4138.14
Interest on balances due from depository institutions.....	2,932	19,586	27,569	71,093	32,597	-85.03	-10.75
Interest income on other earning assets.....	466	1,179	2,487	7,808	8,471	-60.47	-54.58
Total interest income (tax equivalent).....	229,476	308,051	1,062,891	1,377,787	1,174,716	-25.51	42.95
Interest on time deposits of \$250K or more	1,161	2,138	7,009	7,310	3,505	-45.70	
Interest on time deposits < \$250K.....	2,195	10,493	31,322	48,463	19,618	-79.08	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	16,648	49,543	107,786	237,745	161,775	-66.40	105.66
Interest on other borrowings and trading liabilities.....	3,205	11,324	25,205	75,311	47,671	-71.70	59.69
Interest on subordinated debt and mandatory convertible securities	5,130	4,191	16,764	16,764	16,764		22.38
Total interest expense.....	28,339	77,689	188,086	385,593	249,333	-63.52	88.66
Net interest income (tax equivalent).....	201,137	230,362	874,805	992,194	925,383	-12.69	38.23
Non-interest income.....	42,007	-861	121,112	66,166	65,743		298.93
Adjusted operating income (tax equivalent)	243,144	229,501	995,917	1,058,360	991,126	5.94	55.82
Overhead expense.....	154,060	150,817	653,106	566,650	517,110	2.15	75.61
Provision for credit losses.....	-6,000	95,029	249,769	77,794	84,637		
Securities gains (losses)	0	0	0	-331	0		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	95,462	-19,322	96,040	415,968	388,405		141.55
Applicable income taxes	22,911	-4,631	25,657	84,295	79,964		62.12
Tax equivalent adjustments	613	1,469	4,094	6,255	5,923	-58.27	15225.00
Applicable income taxes (tax equivalent).....	23,524	-3,162	29,751	90,550	85,887		66.41
Minority interest	0	527	0	2,552	1,694	-100.00	-100.00
Net income before discontinued operations, net of minority interest	71,938	-16,687	66,289	322,866	300,824		186.29
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	71,938	-16,687	66,289	322,866	300,824		186.29
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	71,938	-16,160	66,289	325,418	302,518		183.40
Investment securities income (tax equivalent).....	10,341	2,659	19,336	10,375	3,221	288.93	4138.14
US Treasury and agency securities (excluding mortgage-backed securities)	352	0	597	0	0		
Mortgage-backed securities	7,613	53	8,129	285	347	14264.15	4176.97
All other securities	2,376	2,606	10,610	10,090	2,874	-8.82	3500.08
Cash dividends declared.....	3,779	2,438	9,750	9,750	9,750	55.00	55.00
Common	0	0	0	0	0		
Preferred.....	3,779	2,438	9,750	9,750	9,750	55.00	55.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.30	2.96	15	3.60	3.72	34	2.83	3.27	19	4.45	4	81	4.66	3.87	89
Less: Interest expense	0.28	0.27	63	0.91	0.78	69	0.50	0.48	62	1.24	0.98	74	0.99	0.79	71
Equals: Net interest income (tax equivalent)	2.01	2.67	14	2.69	2.94	27	2.33	2.77	21	3.20	3.01	55	3.67	3.08	84
Plus: Non-interest income	0.42	1.13	17	-0.01	1.12	1	0.32	1.21	7	0.21	1.32	6	0.26	1.31	6
Equals: adjusted operating income (tax equivalent)	2.43	3.87	5	2.68	4.12	4	2.66	4.04	4	3.42	4.41	12	3.93	4.46	25
Less: Overhead expense	1.54	2.28	11	1.76	2.68	11	1.74	2.57	14	1.83	2.69	15	2.05	2.71	17
Less: Provision for credit losses	-0.06	-0.12	52	1.11	0.88	70	0.67	0.51	76	0.25	0.15	76	0.34	0.14	87
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0	0.03	26	0	0.02	17	0	0.01	21	0	0	50
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	0.96	1.78	8	-0.23	0.64	15	0.26	1.04	10	1.34	1.56	30	1.54	1.57	42
Less: Applicable income taxes (tax equivalent)	0.24	0.40	13	-0.04	0.16	12	0.08	0.23	13	0.29	0.36	32	0.34	0.33	52
Less: Minority interest	0	0	42	0.01	0	89	0	0	42	0.01	0	88	0.01	0	86
Equals: Net operating income	0.72	1.36	9	-0.20	0.48	15	0.18	0.81	11	1.04	1.19	27	1.19	1.24	40
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.72	1.35	9	-0.20	0.48	15	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40
Memo: Net income (last four quarters)	0.40	1.07	7	0.68	0.98	18	0.18	0.82	11	1.04	1.19	27	1.19	1.24	40
Net income—BHC and noncontrolling (minority) interest	0.72	1.37	8	-0.19	0.49	15	0.18	0.83	10	1.05	1.20	29	1.20	1.25	39
Margin Analysis															
Average earning assets / Average assets	98.58	93.08	96	98.40	91.24	97	98.64	92.32	97	98.37	91.05	97	98.20	91.48	96
Average interest-bearing funds / Average assets	54.01	62.97	14	63.25	66.92	35	59.01	64.06	25	62.45	65.57	37	65.70	65.56	52
Interest income (tax equivalent) / Average earning assets	2.33	3.18	13	3.66	4.09	24	2.87	3.55	16	4.52	4.41	59	4.75	4.24	81
Interest expense / Average earning assets	0.29	0.29	61	0.92	0.85	63	0.51	0.52	56	1.27	1.08	71	1.01	0.86	69
Net interest income (tax equivalent) / Average earning assets	2.04	2.88	13	2.74	3.24	22	2.36	3.01	18	3.26	3.33	40	3.74	3.38	68
Yield or Cost															
Total loans and leases (tax equivalent)	3.61	4.05	27	4.25	4.74	18	3.89	4.27	27	4.87	5.09	40	5.02	4.95	62
Interest-bearing bank balances	0.12	0.10	73	1.14	1.16	55	0.32	0.27	70	2.02	2.04	44	1.20	1.64	17
Federal funds sold and reverse repos	0.09	0.26	50	1.23	1.34	45	0.60	0.68	56	2.07	2.44	38	1.88	2.17	40
Trading assets	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.32	3.15	12	3.64	4.05	25	2.86	3.51	16	4.50	4.36	61	4.73	4.20	81
Investment securities (tax equivalent)	1.21	1.84	9	4.68	2.60	97	2.21	2.25	44	4.99	2.76	96	4.61	2.68	97
US Treasury and agency securities (excluding mortgage-backed securities)	1.13	1.30	40		2.31		0.96	1.75	17		2.32			2.05	
Mortgage-backed securities	0.96	1.60	6	4.65	2.49	99	0.85	2.05	1	4.96	2.61	99	4.34	2.50	99
All other securities	5.05	2.93	91	5.38	3.62	87	5.34	3.24	92	5.04	4.06	82	6.02	4.20	87
Interest-bearing deposits	0.42	0.26	79	1.41	0.90	85	0.76	0.53	76	1.87	1.10	90	1.50	0.81	89
Time deposits of \$250K or more	1.26	0.82	86	2.74	1.83	99	2.21	1.42	95	2.33	1.96	81	1.27	1.44	33
Time deposits < \$250K	0.51	0.78	22	1.55	1.69	37	1.27	1.36	42	2.26	1.82	77	1.91	1.29	90
Other domestic deposits	0.41	0.17	91	1.38	0.71	91	0.69	0.36	89	1.85	0.93	92	1.46	0.67	94
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.15	0.18	61	1.36	1.14	69	0.52	0.62	57	2.31	1.86	73	1.97	1.51	70
Other borrowed funds and trading liabilities	0.39	1.38	20	1.30	1.90	18	0.69	1.50	15	2.22	2.38	40	2.04	2.28	33
All interest-bearing funds	0.52	0.42	69	1.44	1.15	75	0.85	0.74	65	1.99	1.49	79	1.51	1.19	75

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	42,007	-861	121,112	66,166	65,743
Fiduciary activities income	471	578	2,031	2,082	1,883
Service charges on deposit accounts - domestic	4,793	3,384	11,948	11,636	12,971
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	2,384	1,889	7,967	6,728	6,264
Insurance activities revenue.....	7	3	18	24	26
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	12,753	-10,299	-32,492	-4,233	9,652
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	10,877	-18,310	66,034	-21,687	-9,693
Other non-interest income.....	10,722	21,894	65,606	71,616	44,640
Total overhead expenses	154,060	150,817	653,106	566,650	517,110
Personnel expense.....	87,367	76,550	340,255	314,058	291,311
Net occupancy expense.....	8,274	8,712	34,955	32,989	30,342
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	534	118	432	470	604
Other operating expenses.....	57,885	65,437	277,464	219,133	194,853
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,612	1,764	1,618	1,736	1,645
Average personnel expense per employee.....	54.20	43.40	210.29	180.91	177.09
Average assets per employee.....	24,801.38	19,398.91	23,178.78	17,848.13	15,312.52

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0	2.10	11	2.64		0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	63.52	59.31	70	66.14	63.90	63	65.85	62.28	66	53.86	61.29	18	52.49	60.88
Percent of Average Assets														
Total overhead expense	1.54	2.28	11	1.76	2.68	11	1.74	2.57	14	1.83	2.69	15	2.05	2.71
Personnel expense.....	0.87	1.28	14	0.89	1.36	9	0.91	1.30	15	1.01	1.41	15	1.16	1.44
Net occupancy expense.....	0.08	0.24	4	0.10	0.27	4	0.09	0.26	3	0.11	0.28	3	0.12	0.28
Other operating expenses.....	0.58	0.73	36	0.77	0.98	37	0.74	0.94	41	0.71	0.97	31	0.78	0.97
Overhead less non-interest income	1.12	1.10	48	1.77	1.47	75	1.42	1.25	66	1.62	1.32	69	1.79	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	63.36	58.69	72	65.72	63.38	62	65.58	61.82	66	53.54	60.64	18	52.17	60.37
Personnel expense.....	35.93	33.28	66	33.35	33.17	46	34.16	32.36	58	29.67	32.39	33	29.39	32.51
Net occupancy expense.....	3.40	6.42	10	3.80	6.75	10	3.51	6.58	10	3.12	6.52	8	3.06	6.48
Other operating expenses.....	24.03	18.45	81	28.56	22.88	80	27.90	22.28	80	20.75	21.20	57	19.72	20.90
Total non-interest income	17.28	28.42	25	-0.38	26.40	1	12.16	28.83	14	6.25	29.23	4	6.63	28.50
Fiduciary activities income	0.19	2.15	30	0.25	2.03	31	0.20	2.09	29	0.20	1.97	32	0.19	2.14
Service charges on domestic deposit accounts	1.97	3.21	30	1.47	3.92	17	1.20	3.27	16	1.10	3.88	17	1.31	4.15
Trading revenue.....	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	0.98	2.51	40	0.82	2.81	33	0.80	2.46	35	0.64	3.54	30	0.63	3.42
Insurance activities revenue.....	0	0.38	28	0	0.40	30	0	0.41	27	0	0.47	25	0	0.47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	5.25	0.99	90	-4.49	-0.41	10	-3.26	0.01	3	-0.40	0.28	6	0.97	0.65
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	4.47	3.74	64	-7.98	1.88	2	6.63	3.92	75	-2.05	1.86	3	-0.98	1.61
Other non-interest income.....	4.41	8.65	23	9.54	9.85	59	6.59	9.65	37	6.77	10.04	33	4.50	9.86
Overhead less non-interest income	46.09	29.66	89	66.09	36.23	91	53.42	31.93	89	47.29	31.06	92	45.54	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	24	21.04	76		17.54		26.71	18.63	95	20.26	20.56	50	20.59	19.04
Applicable income tax + TE / Pretax net operating income + TE	24.64	22.74	75		22.86		30.98	21.18	94	21.77	23.23	37	22.11	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	6,151,630	7,105,664	6,234,181	8,786,945	8,012,488	-13.43	18.94	
Commercial and industrial loans	7,368,823	7,979,651	7,175,795	7,579,520	8,258,091	-7.65	33.19	
Loans to individuals	95,316	87,060	92,658	76,998	73,144	9.48	295.98	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	4,152	5,587	4,213	5,542	4,591	-25.68		
Other loans and leases	11,040,600	10,110,709	11,278,540	10,845,708	8,268,105	9.20	71.33	
Less: Unearned income	75,980	68,225	71,362	71,317	78,871	11.37	104.25	
Loans and leases, net of unearned income	24,584,541	25,220,446	24,714,025	27,223,396	24,537,548	-2.52	43.47	
Less: Allowance for loan and lease losses	242,484	240,958	254,615	195,047	191,522	0.63	49.21	
Net loans and leases	24,342,057	24,979,488	24,459,410	27,028,349	24,346,026	-2.55	43.41	
Debt securities that reprice or mature in over 1 year	3,394,539	192,532	3,148,802	198,206	97,566	1663.10	16664.81	
Mutual funds and equity securities	34,400	24,607	33,832	25,614	17,170	39.80	344.90	
Subtotal	27,770,996	25,196,627	27,642,044	27,252,169	24,460,762	10.22	63.35	
Interest-bearing bank balances	11,212,276	9,468,189	9,032,807	4,233,766	2,816,004	18.42	328.86	
Federal funds sold and reverse repos	0	30,000	0	30,000	50,190	-100.00	-100.00	
Debt securities that reprice or mature within 1 year	14,119	11,645	14,336	16,051	5,480	21.25	2835.34	
Trading assets	66,565	114,223	97,046	46,719	20,364	-41.72	22.05	
Total earning assets	39,063,956	34,820,684	36,786,233	31,578,705	27,352,800	12.19	98.29	
Non-interest-bearing cash and due from depository institutions	215,835	162,386	173,573	161,817	214,191	32.91	141.76	
Premises, fixed assets, and leases	87,414	106,316	91,514	111,252	23,802	-17.78	281.32	
Other real estate owned	0	0	0	0	79		-100.00	
Investment in unconsolidated subsidiaries	3,406	3,406	3,406	3,406	3,406	0.00	0.00	
Intangible and other assets	683,822	786,624	671,370	692,952	664,059	-13.07	81.40	
Total assets	40,054,433	35,879,416	37,726,096	32,548,132	28,258,337	11.64	98.18	
Quarterly average assets	39,979,828	34,219,675	39,463,576	34,610,316	26,261,624	16.83	109.23	
Average loans and leases (YTD)	23,878,973	26,789,838	26,083,704	26,477,721	22,502,023	-10.87	51.33	
Memoranda								
Loans held-for-sale	176,286	774,064	283,165	2,577,134	1,969,474	-77.23	86.15	
Loans not held-for-sale	24,408,255	24,446,382	24,430,860	24,646,262	22,568,074	-0.16	43.23	
Real estate loans secured by 1–4 family	572,837	1,231,402	635,711	3,034,650	2,432,762	-53.48	108.19	
Commercial real estate loans	5,563,956	5,860,154	5,584,520	5,737,319	5,563,894	-5.05	14.13	
Construction and land development	2,484,774	2,659,971	2,461,872	2,626,703	2,190,349	-6.59	16.83	
Multifamily	458,229	445,323	507,246	420,839	246,492	2.90	49.83	
Nonfarm nonresidential	2,620,953	2,754,860	2,615,402	2,689,777	3,127,053	-4.86	7.30	
Real estate loans secured by farmland	14,837	14,108	13,950	14,976	15,832	5.17	-31.87	
Total investment securities	3,443,058	228,784	3,196,970	239,871	120,216	1404.94	11997.46	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	119,840	0	123,589	0	0			
Municipal securities	0	0	0	0	0		-100.00	
Mortgage-backed securities	3,095,787	4,688	2,828,956	5,266	7,242	65936.41	15253.80	
Asset-backed securities	193,031	199,489	210,593	208,991	95,804	-3.24		
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	34,400	24,607	33,832	25,614	17,170	39.80	344.90	
Available-for-sale securities	3,408,658	204,177	3,163,138	214,257	103,046	1569.46	11876.59	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	119,840	0	123,589	0	0			
Municipal securities	0	0	0	0	0		-100.00	
Mortgage-backed securities	3,095,787	4,688	2,828,956	5,266	7,242	65936.41	15253.80	
Asset-backed securities	193,031	199,489	210,593	208,991	95,804	-3.24		
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-71,440	6,036	19,967	11,328	654			
Available-for-sale securities appreciation (depreciation)	11,465	8,015	11,417	11,964	0	43.04		
Structured notes, fair value	29,637	4,582	33,537	4,732	6,514	546.81	51.46	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	15,174,642	9,420,303	12,740,947	9,438,523	7,317,414	61.08	103.55
NOW, ATS and transaction accounts	963,884	437,317	1,049,664	729,655	559,906	120.41	108.29
Time deposits less brokered deposits < \$250K	-1,521,077	-1,848,048	-1,411,208	-1,360,771	-1,746,355		
MMDA and other savings accounts	15,290,515	14,117,970	14,966,459	13,439,447	10,714,843	8.31	93.67
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	29,907,964	22,127,542	27,345,862	22,246,854	16,845,808	35.16	88.18
Time deposits of \$250K or more	362,972	284,238	375,669	340,724	266,156	27.70	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	115,587	295,267	111,751	141,766	641,174	-60.85	14.60
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	2,412,932	4,902,922	3,013,413	2,401,897	3,900,000	-50.79	200.12
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0	0	-100.00
Brokered deposits < \$250K	3,121,034	4,722,483	3,275,058	3,891,079	3,494,723	-33.91	
Noncore funding	6,012,525	10,204,910	6,775,891	6,775,466	8,302,053	-41.08	184.93
Trading liabilities	67,519	114,223	96,572	46,719	20,364	-40.89	23.80
Subordinated notes and debentures + trust preferred securities	664,968	395,625	395,896	395,535	395,173	68.08	68.70
Other liabilities	241,975	238,681	240,651	252,770	195,770	1.38	115.43
Total liabilities	36,894,951	33,080,981	34,854,872	29,717,344	25,759,168	11.53	98.74
Equity Capital							
Perpetual preferred stock (including surplus)	450,000	150,000	150,000	150,000	150,000	200.00	200.00
Common stock	505	504	504	503	502	0.20	10.02
Common surplus	984,207	979,939	991,898	978,205	967,890	0.44	37.57
Retained earnings	1,781,215	1,668,329	1,713,056	1,694,608	1,381,492	6.77	128.21
Accumulated other comprehensive income	-56,437	4,769	15,774	8,950	518		
Other equity capital components	-8	-8	-8	-8	-8		
Total holding company equity capital	3,159,482	2,803,533	2,871,224	2,832,258	2,500,394	12.70	91.82
Noncontrolling (minority) interest in subsidiaries	0	-5,098	0	-1,470	-1,225		
Total equity capital, including minority interest	3,159,482	2,798,435	2,871,224	2,830,788	2,499,169	12.90	91.93
Total liabilities and capital	40,054,433	35,879,416	37,726,096	32,548,132	28,258,337	11.64	98.18
Memoranda							
Non-interest-bearing deposits	15,174,642	9,420,303	12,740,947	9,438,523	7,317,414	61.08	103.55
Interest-bearing deposits	18,217,328	17,713,960	18,255,642	17,040,134	13,289,273	2.84	105.99
Total deposits	33,391,970	27,134,263	30,996,589	26,478,657	20,606,687	23.06	104.87
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,871,224	2,832,258	2,832,258	2,500,394	2,202,721		
Accounting restatements	0	-7,154	-38,092	0	2		
Net income	71,938	-16,687	66,289	322,866	300,824		
Net sale of new perpetual preferred stock	289,723	0	0	0	0		
Net sale of new common stock	2,587	1,735	13,695	10,316	6,591		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	3,779	2,438	9,750	9,750	9,750		
Change in other comprehensive income	-72,211	-4,181	6,824	8,432	6		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,159,482	2,803,533	2,871,224	2,832,258	2,500,394		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	15.36	36.10	13	19.80	38.37	18	16.52	36.22	16	27	37.78	31	28.35	37.19	31
Commercial and industrial loans	18.40	13.88	73	22.24	12.73	87	19.02	13.52	77	23.29	12.02	92	29.22	12.85	94
Loans to individuals	0.24	3.42	19	0.24	3.84	16	0.25	3.40	18	0.24	4.20	15	0.26	4.31	16
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.01	0.19	32	0.02	0.20	39	0.01	0.19	34	0.02	0.24	39	0.02	0.30	40
Other loans and leases.....	27.56	4.29	99	28.18	4.96	99	29.90	4.63	99	33.32	5.01	99	29.26	5	99
Net loans and leases.....	60.77	60.99	43	69.62	64.23	60	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98
Debt securities over 1 year.....	8.47	16.70	16	0.54	14.63	4	8.35	15.55	17	0.61	14.60	5	0.35	14.63	4
Mutual funds and equity securities	0.09	0.06	72	0.07	0.05	70	0.09	0.05	75	0.08	0.06	69	0.06	0.06	64
Subtotal	69.33	78.43	16	70.23	80.12	15	73.27	78.16	20	83.73	79.65	50	86.56	79.97	68
Interest-bearing bank balances	27.99	9.08	97	26.39	4.14	96	23.94	7.51	96	13.01	3.06	96	9.97	3.04	94
Federal funds sold and reverse repos	0	0.50	27	0.08	0.78	70	0	0.82	26	0.09	1.57	66	0.18	1.66	67
Debt securities 1 year or less	0.04	1.59	2	0.03	1.72	4	0.04	1.68	4	0.05	1.91	4	0.02	1.96	5
Trading assets	0.17	0.56	51	0.32	1.27	41	0.26	1.01	47	0.14	1.19	46	0.07	1.33	43
Total earning assets.....	97.53	91.48	99	97.05	89.78	99	97.51	91.05	99	97.02	89.53	99	96.80	89.74	99
Non-interest cash and due from depository institutions.....	0.54	1	14	0.45	1.12	10	0.46	1.07	9	0.50	1.14	9	0.76	1.21	19
Other real estate owned.....	0	0.02	5	0	0.03	3	0	0.02	4	0	0.03	4	0	0.04	6
All other assets.....	1.93	7.44	0	2.50	9.05	0	2.03	7.82	0	2.48	9.27	0	2.45	8.98	0
Memoranda															
Short-term investments	28.03	11.92	92	26.50	7.73	90	23.98	11.17	87	13.15	7.63	80	10.16	7.80	74
U.S. Treasury securities.....	0	0.98	13	0	0.86	12	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.30	0.73	48	0	0.51	12	0.33	0.63	52	0	0.54	13	0	0.69	10
Municipal securities	0	1.77	7	0	1.44	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	7.73	12.38	29	0.01	11.43	3	7.50	11.75	32	0.02	11.44	3	0.03	11.13	3
Asset-backed securities	0.48	0.35	75	0.56	0.27	78	0.56	0.32	77	0.64	0.28	77	0.34	0.33	73
Other debt securities	0	0.46	8	0	0.39	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	0.44	0.46	64	2.16	0.40	92	0.75	0.52	71	7.92	0.39	96	6.97	0.30	97
Loans held for investment	60.94	61.15	42	68.13	64.43	50	64.76	61.72	51	75.72	63.50	83	79.86	63.93	93
Real estate loans secured by 1–4 family	1.43	11.69	7	3.43	13.18	15	1.69	11.91	10	9.32	13.29	34	8.61	13.46	29
Revolving	0.01	1.51	8	0.02	2.02	10	0.01	1.66	11	0.01	2.07	10	0.02	2.27	10
Closed-end, secured by first liens	1.42	9.76	9	3.42	10.62	19	1.67	9.81	11	9.31	10.69	43	8.59	10.57	38
Closed-end, secured by junior liens	0	0.21	2	0	0.28	7	0	0.22	6	0	0.28	8	0	0.31	7
Commercial real estate loans	13.89	22.27	26	16.33	23.11	32	14.80	22.22	28	17.63	22.23	38	19.69	21.58	47
Construction and land development	6.20	3.32	83	7.41	3.46	87	6.53	3.40	81	8.07	3.44	88	7.75	3.51	87
Multifamily	1.14	3.21	26	1.24	3.23	28	1.34	3.12	27	1.29	3.01	33	0.87	2.72	30
Nonfarm nonresidential	6.54	14.77	22	7.68	15.32	26	6.93	14.72	26	8.26	14.69	30	11.07	14.44	41
Real estate loans secured by farmland	0.04	0.33	41	0.04	0.35	41	0.04	0.33	41	0.05	0.36	42	0.06	0.41	46

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	25.02	57.91	9	28.17	57.83	13	25.23	57.15	10	32.28	57.46	15	32.65	56.49	15
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	2.33	19.43	7	4.88	20.44	11	2.57	19.43	9	11.15	20.75	23	9.91	21.10	19
Real estate loans secured by 1–4 family.....	0.02	2.45	8	0.02	3.09	9	0.02	2.64	10	0.02	3.15	8	0.02	3.50	9
Revolving	2.31	16.76	7	4.86	17.13	13	2.55	16.59	9	11.13	17.39	28	9.89	17.39	21
Closed-end.....	22.63	35.36	24	23.24	34.31	28	22.60	34.63	25	21.07	33.52	27	22.68	32.14	35
Commercial real estate loans	10.11	5.29	82	10.55	5.12	84	9.96	5.26	82	9.65	5.09	80	8.93	5.20	78
Construction and land development.....	2.63	1.05	86	3.18	0.98	88	2.43	0.93	84	2.59	0.94	84	2.77	1.02	84
1–4 family.....	7.47	4.21	84	7.37	4	83	7.53	4.19	82	7.05	4.02	78	6.15	4.05	73
Other.....	1.86	5.08	22	1.77	4.90	25	2.05	4.96	24	1.55	4.69	21	1	4.10	15
Multifamily.....	10.66	23.47	22	10.92	22.69	25	10.58	22.93	23	9.88	22.15	23	12.74	21.40	31
Nonfarm nonresidential	3.41	7.93	23	3.43	7.70	27	3.49	7.68	23	3.05	7.72	26	3.08	8.03	26
Owner-occupied.....	7.25	15.25	22	7.50	14.76	26	7.10	14.95	23	6.84	14.34	22	9.66	13.38	37
Other.....	0.06	0.56	41	0.06	0.53	41	0.06	0.54	41	0.06	0.55	40	0.06	0.63	42
Real estate loans secured by farmland.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	29.97	23.16	73	31.64	20.31	82	29.04	22.17	75	27.84	19.53	76	33.65	20.32	84
Commercial and industrial loans	0.39	6.02	17	0.35	6.48	13	0.37	6.13	17	0.28	7.13	10	0.30	7.36	11
Loans to individuals	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Credit card loans	0.02	0.33	33	0.02	0.31	37	0.02	0.32	34	0.02	0.37	38	0.02	0.46	38
Other loans and leases.....	44.91	8.05	94	40.09	9.38	92	45.64	9.09	93	39.84	9.85	92	33.70	9.66	91
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	173.32	382.51	13	227.35	401.07	22	194.77	381.27	17	282.76	391.26	30	288.13	379.80	33
Real estate loans secured by 1–4 family.....	16.14	124.29	7	39.40	138.65	13	19.86	125.03	10	97.65	138.18	35	87.48	137.84	32
Revolving	0.13	16.14	8	0.17	21.22	9	0.15	17.42	10	0.16	21.26	8	0.18	23.33	9
Closed-end.....	16.01	106.79	7	39.22	115.78	17	19.71	106.14	10	97.50	115.20	44	87.30	112.79	39
Commercial real estate loans	156.77	237.40	30	187.50	240.54	34	174.47	234.65	34	184.62	229.44	37	200.08	219.72	44
Construction and land development.....	70.01	35.26	84	85.11	35.93	90	76.91	35.62	86	84.53	34.95	90	78.76	35.36	88
1–4 family.....	18.25	6.84	87	25.65	6.92	92	18.74	6.34	89	22.72	6.61	89	24.48	7.04	92
Other.....	51.76	28.01	84	59.46	27.85	87	58.18	28.16	87	61.80	27.32	87	54.29	27.26	85
Multifamily.....	12.91	34.02	27	14.25	33.54	30	15.85	32.74	32	13.54	31.04	33	8.86	27.85	28
Nonfarm nonresidential	73.85	157.71	22	88.14	159.79	29	81.71	155.06	27	86.56	152.10	31	112.45	147.22	40
Owner-occupied.....	23.64	52.99	24	27.66	54.16	29	26.92	52.37	28	26.68	53.07	30	27.20	54.89	33
Other.....	50.21	102.29	27	60.48	103.49	32	54.79	100.54	29	59.88	97.41	35	85.25	91.80	50
Real estate loans secured by farmland.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Loans to depository institutions and acceptances of other banks.....	207.62	145.22	79	255.31	132.09	90	224.19	139.91	84	243.90	122.02	91	296.96	128.82	94
Commercial and industrial loans	2.69	35.91	18	2.79	40.80	16	2.89	37.47	18	2.48	43.51	15	2.63	42.67	16
Loans to individuals	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Credit card loans	0.12	1.94	34	0.18	1.90	39	0.13	1.88	36	0.18	2.18	40	0.17	2.72	41
Other loans and leases.....	311.07	47.52	98	323.50	54.71	99	352.37	49.54	99	349.01	52.44	99	297.32	51.79	99
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.43	27.81	35	24.22	27.16	42	22.06	27.32	36	21.28	26.45	39	22.57	24.79	47
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	155.38	185.94	39	195.40	188.67	50	170.35	183.76	46	186.41	178.57	50	199.12	167.93	56
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	179.02	243.39	33	223.06	248.20	43	197.28	240.85	35	213.09	236.10	43	226.32	225.98	48

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	28.03	11.92	92	26.50	7.73	90	23.98	11.17	87	13.15	7.63	80	10.16	7.80	74
Liquid assets	36.73	27.16	81	27.26	22.73	77	32.49	26.22	72	13.76	22.44	24	11	22.72	10
Investment securities	8.60	18.78	11	0.64	16.91	4	8.47	17.85	13	0.74	16.99	3	0.43	17.27	4
Net loans and leases	60.77	60.99	43	69.62	64.23	60	64.83	61.58	52	83.04	63.77	97	86.16	63.98	98
Net loans, leases and standby letters of credit	61.55	61.79	45	70.33	65.22	61	65.54	62.48	53	83.85	64.84	96	87	65.07	98
Core deposits	74.67	73.69	41	61.67	64.18	32	72.49	70.67	41	68.35	63.09	53	59.61	62.13	31
Noncore funding	15.01	11.95	74	28.44	19.78	75	17.96	14.13	72	20.82	19.36	66	29.38	21.34	75
Time deposits of \$250K or more	0.91	1.96	26	0.79	2.95	14	1	2.11	25	1.05	2.94	17	0.94	2.89	19
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.29	1.22	38	0.82	1.77	45	0.30	1.47	36	0.44	1.94	35	2.27	1.97	69
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.29	0.60	50	0.74	0.97	53	0.30	0.54	50	0.34	0.48	50	2.09	0.54	80
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	6.02	1.11	94	13.66	3.69	95	7.99	1.24	94	7.38	3.01	91	13.80	3.67	96
Earning assets that reprice within 1 year	84.27	38.67	99	92.33	39.59	99	84.15	39.38	99	90.67	39.29	99	90.55	40.29	99
Interest-bearing liabilities that reprice within 1 year	3.37	7.73	18	8.65	10.23	50	3.49	8.20	17	8.65	10.19	49	7.05	10.01	37
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	80.91	29.49	99	83.68	27.26	99	80.65	29.11	99	82.02	26.63	99	83.50	27.38	99
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-18.77	-0.51	5	2.76	14.37	19	-8.22	3.20	17	9.16	14.45	34	22.20	16.62	72
Net short-term noncore funding dependence	-20.86	-6.88	12	2.65	4.94	36	-11.40	-4.76	22	9.07	3.38	64	22.15	4.66	93
Short-term investment / Short-term noncore funding	206.65	246.74	55	93.43	77.70	68	153.45	184.19	55	63.40	77.77	56	34.64	66.46	46
Liquid assets - short-term noncore funding / Nonliquid assets	36.61	30.67	62	-1.53	16.50	17	24.97	28.18	53	-8.10	16.97	9	-20.60	16.04	2
Net loans and leases / Total deposits	72.90	76.22	38	92.06	88.34	56	78.91	79.43	48	102.08	90.31	83	118.15	90.08	88
Net loans and leases / Core deposits	81.39	83.77	54	112.89	101.46	76	89.44	88.34	60	121.49	103.93	80	144.52	105	88
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.62			1.57			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.15	1.31	4	0.21	3.85	9	0.67	4.31	7	0.39	1.36	30	0.03	-1.98	94
Structured notes appreciation (depreciation) / Tier 1 capital	-0.10	0	18	-0.23	-0.04	13	-0.11	0.02	5	-0.09	0	5		-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	12.84	14	0	12.92	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99	85.49	67	89.24	85.17	47	98.94	87.23	67	89.32	85.40	45	85.72	81.88	46
U.S. Treasury securities	0	5.10	13	0	5.04	12	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	3.48	4.35	61	0	3.36	12	3.87	4.01	67	0	3.49	13	0	4.02	9
Municipal securities	0	9.71	7	0	8.69	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	89.91	66.67	82	2.05	68.40	2	88.49	66.64	78	2.20	67.43	2	6.02	65.45	3
Asset-backed securities	5.61	1.97	80	87.20	1.67	99	6.59	1.91	82	87.13	1.66	99	79.69	2.05	99
Other debt securities	0	3.05	8	0	2.67	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	1	0.36	83	10.76	0.35	98	1.06	0.35	84	10.68	0.40	98	14.28	0.42	99
Debt securities 1 year or less	0.41	9.29	5	5.09	10.98	35	0.45	10.55	6	6.69	11.86	42	4.56	11.91	29
Debt securities 1 to 5 years	0.69	16.09	4	0.42	17.72	4	0.02	17.03	2	0.45	17.94	4	1.39	19.18	11
Debt securities over 5 years	97.90	72.48	95	83.73	67.50	66	98.47	69.86	96	82.18	66.02	64	79.77	64.73	63
Pledged securities	0.86	33.48	2	2	36.65	7	1.05	35.67	5	1.97	30.57	8	5.42	33.30	11
Structured notes, fair value	0.33	0.05	92	3.50	0.04	96	0.36	0.02	93	4.99	0.03	96	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	18.05	156.41	18	338.22	53.90	94	111.39	183.32	47	49.04	26.69	73	4.96	6.77	51
Investment securities	1,404.94	31.91	99	-0.85	9.51	27	1,232.79	23.62	99	99.53	11.75	97	411.32	9.42	99
Core deposits	35.16	29.18	73	31.92	12	90	22.92	26.88	41	32.06	11.23	88	-1.11	7.29	12
Noncore funding	-41.08	-25.09	32	20.82	16.35	66	0.01	-12.18	65	-18.39	6.59	16	57.45	10.67	91

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			8,530,453	8,066,656	8,030,198
Commit: Secured commercial real estate loans	2,905,047	2,869,945	2,909,060	2,587,574	2,966,783
Commit: Unsecured real estate loans	795,169	504,243	770,702	230,530	687,402
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	310,844	253,890	267,909	261,706	237,819
Standby letters of credit	10,584	1,510	985	1,935	1,671
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	119,025	136,549	119,482	146,715	149,101
Credit derivatives - notional amount (holding company as guarantor)	160,606	80,827	165,823	145,870	114,799
Credit derivative contracts w/ purchased credit protection-investment grade..	119,026	136,549	119,482	146,715	149,101
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	615,290	1,456,830	972,471	2,868,665	2,096,511
Written options contracts (interest rate)	655,917	665,317	565,634	639,163	606,950
Purchased options contracts (interest rate).....	655,917	665,317	565,634	639,163	606,950
Interest rate swaps.....	3,822,230	3,858,206	4,165,912	3,096,468	3,158,656
Futures and forward foreign exchange	13,328	5,942	13,334	4,438	79,476
Written options contracts (foreign exchange).....	0	0	0	0	0
Purchased options contracts (foreign exchange).....	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other).....	0	0	0	0	0
Purchased options contracts (commodity and other).....	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						22.61	22.01	57	24.78	23.52	61	28.42	24.05	69	
Standby letters of credit	0.78	0.67	70	0.71	0.78	59	0.71	65	0.80	0.84	61	0.84	0.92	59	
Commercial and similar letters of credit	0.03	0.02	75	0	0.02	51	0	0.02	48	0.01	0.02	52	0.01	0.02	47
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.30	0.28	70	0.38	0.41	70	0.32	69	0.45	0.42	69	0.53	0.52	80	
Credit derivatives - notional amount (holding company as beneficiary)	0.40	0.18	80	0.23	0.33	70	0.44	0.30	79	0.45	0.52	79	0.41	0.75	82
Credit derivative contracts w/ purchased credit protection-investment grade..	0.30	0.17	79	0.38	0.23	79	0.32	0.25	77	0.45	0.30	79	0.53	0.52	86
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	14.39	42.67	42	18.54	54.47	43	16.65	48.62	43	22.27	68.47	53	23.17	65.81	57
Interest rate contracts	14.35	30.32	44	18.52	40.32	45	16.62	34.36	44	22.25	47.31	57	22.89	43.84	58
Interest rate futures and forward contracts	1.54	4.59	67	4.06	11.14	76	2.58	6.21	70	8.81	10.67	80	7.42	11.40	81
Written options contracts (interest rate)	1.64	2	65	1.85	2.54	64	1.50	2.18	61	1.96	2.47	73	2.15	2.16	74
Purchased options contracts (interest rate).....	1.64	1.45	76	1.85	1.56	76	1.50	1.46	75	1.96	2.65	73	2.15	2.32	73
Interest rate swaps	9.54	20.33	41	10.75	23.70	37	11.04	20.83	41	9.51	28.86	33	11.18	26.74	42
Foreign exchange contracts	0.03	6.19	58	0.02	6.58	50	0.04	6.01	55	0.01	10.12	48	0.28	10.92	61
Futures and forward foreign exchange contracts	0.03	3.83	60	0.02	4.16	52	0.04	3.47	55	0.01	5.23	50	0.28	5.22	64
Written options contracts (foreign exchange).....	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange).....	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts.....	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other).....	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other).....	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						32.70	42.82	50	30.47	45.53	39	35.69	44.93	54	

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	5,762,682	6,651,612	6,282,985	7,247,897	6,548,543
Interest rate contracts	5,749,354	6,645,670	6,269,651	7,243,459	6,469,067
Foreign exchange contracts.....	13,328	5,942	13,334	4,438	79,476
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	628,618	1,462,772	985,805	2,873,103	2,175,987
Written options	655,917	665,317	565,634	639,163	606,950
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	655,917	665,317	565,634	639,163	606,950
Purchased options	655,917	665,317	565,634	639,163	606,950
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	655,917	665,317	565,634	639,163	606,950
Swaps	3,822,230	3,858,206	4,165,912	3,096,468	3,158,656
Held for trading.....	5,147,392	5,194,782	5,310,514	4,379,232	4,452,032
Interest rate contracts	5,134,064	5,188,840	5,297,180	4,374,794	4,372,556
Foreign exchange contracts.....	13,328	5,942	13,334	4,438	79,476
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	615,290	1,456,830	972,471	2,868,665	2,096,511
Interest rate contracts	615,290	1,456,830	972,471	2,868,665	2,096,511
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	5,225,789	6,122,844	5,836,833	6,755,449	6,090,694
One year or less	1,610,463	1,804,368	2,065,765	3,326,529	2,508,234
Over 1 year to 5 years	2,906,041	3,434,121	3,076,653	2,731,986	2,879,491
Over 5 years	709,285	884,355	694,415	696,934	702,969
Gross negative fair value (absolute value)	71,670	126,459	99,326	51,492	49,143
Gross positive fair value.....	72,774	125,913	102,791	48,866	29,574
Held for trading.....	68,952	114,223	97,117	46,901	28,132
Non-traded.....	3,822	11,690	5,674	1,965	1,442
Current credit exposure on risk-based capital derivative contracts	70,386	125,913	102,720	48,684	21,806
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.77	94.52	47	99.91	94.85	54	99.79	94.10	50	99.94	93.44	58	98.79	92.91	47
Foreign exchange contracts	0.23	3.16	56	0.09	3.08	49	0.21	3.49	55	0.06	3.20	45	1.21	3.39	62
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	10.91	12.82	59	21.99	13.53	74	15.69	14.05	63	39.64	13.49	84	33.23	12.78	83
Written options	11.38	8.11	71	10	7.86	69	9	8.18	66	8.82	5.91	72	9.27	6.60	70
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	11.38	7.80	71	10	7.35	70	9	7.73	69	8.82	5.10	78	9.27	5.49	74
Purchased options	11.38	3.58	83	10	3.47	82	9	3.42	78	8.82	4.42	74	9.27	4.19	76
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	11.38	3.15	85	10	2.77	86	9	2.86	82	8.82	3.35	80	9.27	3.20	83
Swaps	66.33	69.64	37	58	69.06	26	66.30	68.76	39	42.72	69.75	20	48.23	70.34	20
Held for trading	89.32	42.14	76	78.10	45.49	67	84.52	43.53	72	60.42	44.16	50	67.99	46.31	51
Interest rate contracts	89.09	36.29	87	78.01	38.85	78	84.31	36.62	83	60.36	37.24	59	66.77	38.40	62
Foreign exchange contracts	0.23	1.47	69	0.09	1.52	63	0.21	1.60	67	0.06	1.60	60	1.21	1.85	71
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	10.68	57.86	23	21.90	54.51	32	15.48	56.47	27	39.58	55.84	49	32.01	53.69	48
Interest rate contracts	10.68	54.11	24	21.90	52.13	33	15.48	53.82	27	39.58	52.22	50	32.01	50.60	49
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	90.68	90.92	33	92.05	91.11	42	92.90	91.48	36	93.21	93.86	31	93.01	94.47	34
One year or less	27.95	26.80	60	27.13	31.34	57	32.88	32.05	60	45.90	32.17	68	38.30	32.51	67
Over 1 year to 5 years	50.43	28.69	84	51.63	27.94	86	48.97	27.06	82	37.69	30.45	62	43.97	31.16	71
Over 5 years	12.31	30.03	31	13.30	31.18	31	11.05	29.56	27	9.62	28.09	29	10.73	28.71	30
Gross negative fair value (absolute value)	1.24	1.21	58	1.90	1.98	57	1.58	1.55	59	0.71	0.83	50	0.75	0.72	52
Gross positive fair value	1.26	1.70	31	1.89	2.69	37	1.64	2.23	39	0.67	1.19	28	0.45	0.85	21
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	49	0.04	0.11	52	0.03	0.07	53	0.02	0.06	54	0.02	0.06	56
Gross positive fair value (X)	0.02	0.07	33	0.04	0.13	34	0.03	0.09	38	0.02	0.07	37	0.01	0.06	42
Held for trading (X)	0.02	0.05	52	0.04	0.10	47	0.03	0.07	50	0.02	0.06	50	0.01	0.05	55
Non-traded (X)	0	0.01	23	0	0.02	36	0	0.02	27	0	0.01	29	0	0.01	21
Current credit exposure (X)	0.02	0.05	41	0.04	0.09	40	0.03	0.06	45	0.02	0.05	42	0.01	0.04	45
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.26	0.61	39	0.44	1.16	39	0.35	0.85	38	0.16	0.73	38	0.08	0.53	40

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	254,615	195,047	195,047	191,522	184,655
Gross losses	8,183	58,383	207,062	77,639	80,778
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,765	680	8,276	3,370	3,008
Net losses	6,418	57,703	198,786	74,269	77,770
Provision for loan and lease losses	-5,713	95,029	249,769	77,794	84,637
Adjustments	0	8,585	8,585	0	0
Ending balance	242,484	240,958	254,615	195,047	191,522
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.06	-0.11	52	1.11	0.87	70	0.67	0.51	76	0.25	0.15	76	0.34	0.14
Provision for loan and lease losses / Average loans and leases	-0.10	-0.20	52	1.42	1.41	61	0.96	0.82	66	0.29	0.24	67	0.38	0.24
Provision for loan and lease losses / Net loan and lease losses	-89.02	-168.35	41	164.69	730.69	12	125.65	487.86	5	104.75	130.58	39	108.83	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	1.49	19	0.99	1.32	23	1.04	1.58	18	0.79	0.83	46	0.85	0.90
Allowance for loan and lease losses / Total loans and leases	0.99	1.47	20	0.96	1.30	22	1.03	1.55	17	0.72	0.81	41	0.78	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	9.45	18.09	48	1.04	10.10	0	1.28	11.58	1	2.63	8.03	25	2.46	7.54
Allowance for loan and lease losses / Nonaccrual assets	248.12	291.29	51	109.94	310.68	13	197.44	299.17	39	86.54	218.72	19	238.29	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	201.61	246.27	45	96.59	221.69	18	160.98	244.34	33	77.65	151.73	25	179.74	160.51
Gross loan and lease losses / Average loans and leases	0.14	0.24	37	0.87	0.34	86	0.79	0.34	89	0.29	0.28	61	0.36	0.30
Recoveries / Average loans and leases	0.03	0.08	25	0.01	0.07	9	0.03	0.07	27	0.01	0.08	13	0.01	0.09
Net losses / Average loans and leases	0.11	0.16	46	0.86	0.27	89	0.76	0.27	91	0.28	0.21	71	0.35	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	0.85	7.39	7	0.88	8.09	6	10.66	33.98	7	4.17	36.22	4	8.68	41.30
Earnings coverage of net loan and lease losses (X)	13.89	25.70	49	1.29	17.23	14	1.72	22.91	10	6.56	24.40	25	6.01	21.75

Net Loan and Lease Losses By Type

Real estate loans	0	0.03	40	0	0.01	39	0	0.04	28	0.01	0.01	51	0	0.02	35
Real estate loans secured by 1–4 family.....															
Revolving	0	-0.01	58	0	0.01	48	0	0.01	46	0.01	0.01	52	0	0.01	27
Closed-end	0	-0.03	61	0	0	49	0	0.01	54	0	0.02	43	0	0.03	37
Commercial real estate loans	0	-0.01	63	0	0.01	48	0	0	48	0.01	0	58	0	0.01	33
Construction and land development	0	0.05	43	0	0.01	47	0	0.07	23	0.01	0.01	52	0	0.01	47
1–4 family	0	0	57	0	-0.01	68	0	0	59	0	-0.01	60	0	-0.03	70
Other	0	0	58	0	0	60	0	0	59	0	0	55	0	-0.01	63
Multifamily	0	0	57	0	-0.01	65	0	0	57	0	-0.01	61	0	-0.02	68
Nonfarm nonresidential	0	0	54	0	0	61	0.04	0	93	0	0	56	0	0	58
Owner-occupied	0	0.07	38	0	0.02	41	0	0.11	14	0.01	0.02	56	0	0.02	35
Other	0	0.01	50	0	0.01	43	0	0.02	26	0	0.01	56	0	0.01	34
Real estate loans secured by farmland	0	0.06	41	0	0.01	54	0	0.08	24	0.01	0.01	69	0	0.01	44
Commercial and industrial loans															
Loans to individuals	0.35	0.20	73	2.88	0.48	95	2.76	0.47	96	0.97	0.37	88	0.94	0.31	91
Credit card loans	1.06		1.56	1.43	63	0.42	1.13	25		1.17		0.44	1.16		25
Agricultural loans	2.41			3.52			2.92			3.11					2.92
Loans to foreign governments and institutions	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15	38
Other loans and leases	0	0.09	37	0	0.15	30	0	0.15	41	0	0.15	30	0	0.14	38

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		33,567		61,444		18,767		30,125		44,045
90+ days past due loans and leases		22,546		30,287		29,208		25,791		26,182
Nonaccrual loans and leases		97,730		219,165		128,955		225,384		80,375
Total past due and nonaccrual loans and leases		153,843		310,896		176,930		281,300		150,602
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		33,717		22,250		45,432		35,067		20,028
Total restructured loans and leases		33,717		22,250		45,432		35,067		20,028
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		16,359		9,014		16,667		8,207		16,829
Nonaccrual loans held for sale		0		0		6,966		0		0
Total past due and nonaccrual loans held for sale		16,359		9,014		23,633		8,207		16,829
Restructured loans and leases in compliance		0		0		0		0		0
Other real estate owned		0		0		0		0		79
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.14	0.33	21	0.24	0.52	19	0.08	0.39	9	0.11
90+ days past due loans and leases	0.09	0.11	71	0.12	0.12	70	0.12	0.12	72	0.09
Nonaccrual loans and leases	0.40	0.65	29	0.87	0.57	79	0.52	0.66	43	0.83
90+ days past due and nonaccrual loans and leases	0.49	0.82	34	0.99	0.75	74	0.64	0.85	41	0.92
30–89 days past due restructured	0	0.01	20	0	0.01	12	0	0.01	16	0
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0
Nonaccrual restructured	0.14	0.13	61	0.09	0.14	44	0.18	0.13	70	0.13
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0
90+ days past due loans held for sale	0.07	0	95	0.04	0	95	0.07	0	95	0.03
Nonaccrual loans held for sale	0	0	39	0	0	39	0.03	0.01	86	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.14	0.33	21	0.24	0.52	19	0.08	0.40	9	0.11
90+ days past due assets	0.09	0.11	71	0.12	0.12	70	0.12	0.12	72	0.09
Nonaccrual assets	0.40	0.66	28	0.87	0.58	79	0.52	0.67	42	0.83
30+ days past due and nonaccrual assets	0.63	1.18	26	1.23	1.32	53	0.72	1.29	29	1.03
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.30	0.50	32	0.70	0.48	80	0.42	0.52	44	0.77
90+ days past due and nonaccrual assets + other real estate owned	0.30	0.53	29	0.70	0.51	77	0.42	0.55	40	0.77
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.24	0.58	16	0.61	0.57	57	0.34	0.60	27	0.69
Allowance for loan and lease losses	40.30	69.27	28	90.96	74.58	71	50.65	66.66	39	115.55
Equity capital + allowance for loan and lease losses	2.87	5.03	26	7.20	4.68	82	4.13	4.97	41	7.45
Tier 1 capital + allowance for loan and lease losses	2.74	5.96	16	6.97	5.89	65	4	6.05	28	7.25
Loans and leases + other real estate owned	0.40	0.97	13	0.87	0.91	50	0.52	0.97	24	0.83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.27	0.31	54	0.36	0.48	40	0.16	0.39	25	0.13	0.38	18	0.15	0.42	16
	90+ days past due		0.30	0.13	86	0.15	0.12	80	0.32	0.16	82	0.10	0.16	64	0.21	0.22	72
	Nonaccrual.....		0.49	0.76	38	0.08	0.54	11	0.61	0.76	46	0.13	0.46	15	0.03	0.57	4
Commercial and industrial	30–89 days past due		0.21	0.22	63	0.32	0.36	55	0.11	0.23	35	0.24	0.31	49	0.32	0.30	65
	90+ days past due		0.05	0.02	82	0.24	0.03	93	0.13	0.03	89	0.23	0.05	91	0.11	0.05	82
	Nonaccrual.....		0.90	0.69	72	2.67	0.90	92	1.24	0.75	79	2.82	0.83	95	0.94	0.76	66
Individuals	30–89 days past due		0.20	0.53	28	0.21	0.84	16	0.65	0.83	41	0	0.83	5	0	0.84	5
	90+ days past due		0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0.07	0.22	40	0.03	0.19	33	0.62	0.28	82	0.04	0.17	38	0.08	0.23	37
Depository institution loans	30–89 days past due			0.01			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0.03			10.34			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.01	0.13	42	0.10	0.26	47	0	0.18	35	0	0.20	28	0.06	0.17	46
	90+ days past due		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.01	0.15	45	0.01	0.13	39	0.01	0.15	42	0	0.13	32	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1–4 family	30–89 days past due	0.01	0.47	3	0.01	0.73	3	0.49	0.65	48	0.02	0.67	3	0.13	0.71	6
	90+ days past due	2.87	0.28	91	0.74	0.24	86	3.13	0.33	92	0.27	0.31	76	0.70	0.46	79
	Nonaccrual	0.30	0.88	17	0.12	0.79	7	0.03	0.89	3	0.05	0.73	2	0.06	0.86	3
Revolving	30–89 days past due	0	0.31	6	0	0.50	5	0	0.48	5	0	0.45	5	0	0.50	5
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0	1.31	4	0	1.07	5	0	1.13	5	0	1	5	0	1.17	4
Closed-end	30–89 days past due	0.01	0.48	3	0.01	0.76	3	0.49	0.65	49	0.02	0.70	3	0.13	0.75	7
	90+ days past due	2.89	0.31	91	0.74	0.27	83	3.15	0.38	90	0.27	0.35	76	0.70	0.53	75
	Nonaccrual	0.30	0.85	19	0.12	0.77	9	0.03	0.87	4	0.05	0.70	3	0.06	0.84	4
Junior lien	30–89 days past due	0	0.01	9	0	0.02	6	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.05	6	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30–89 days past due	0.30	0.22	71	0.44	0.28	78	0.12	0.26	43	0.18	0.18	60	0.16	0.17	51
	90+ days past due	0.04	0.02	78	0.03	0.01	80	0	0.02	23	0	0.03	48	0	0.03	20
	Nonaccrual	0.51	0.62	48	0.07	0.32	19	0.68	0.62	57	0.18	0.23	46	0.02	0.28	12
Construction and development	30–89 days past due	0	0.22	15	0.24	0.32	60	0.09	0.28	45	0	0.28	12	0.12	0.21	45
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.50	11	0	0.24	11	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0	0.03	30	0.24	0.06	87	0	0.03	28	0	0.06	25	0.12	0.06	73
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.16	17	0	0.24	15	0.09	0.22	54	0	0.20	15	0	0.13	14
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.43	11	0	0.18	13	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0.49	0	98	0.28	0	98	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.63	0.20	90	0.69	0.27	88	0.17	0.23	56	0.39	0.14	88	0.21	0.17	65
	90+ days past due	0	0.02	27	0.02	0.02	76	0	0.02	26	0.01	0.03	53	0	0.03	21
	Nonaccrual	1.09	0.78	72	0.14	0.37	22	1.46	0.80	81	0.38	0.28	71	0.03	0.30	13
Owner Occupied	30–89 days past due	0.02	0.06	43	0.56	0.11	96	0.05	0.07	53	0	0.07	8	0.20	0.09	83
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0.01	0.01	65	0	0.01	25
	Nonaccrual	0.83	0.32	90	0.13	0.20	45	1.05	0.27	96	0.03	0.16	22	0.03	0.17	20
Other	30–89 days past due	0.61	0.12	93	0.14	0.14	57	0.11	0.14	60	0.39	0.07	94	0.01	0.07	28
	90+ days past due	0	0.01	34	0.02	0.01	84	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.26	0.40	46	0.01	0.16	19	0.41	0.44	55	0.35	0.10	90	0	0.13	7
Farmland	30–89 days past due	0	0.13	30	0	0.32	21	3.53	0.11	97	3.31	0.23	98	0	0.25	23
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	984,704	980,435	992,394	978,700	968,384										
Retained earnings	1,800,068	1,685,058	1,735,014	1,694,608	1,381,492										
Accumulated other comprehensive income (AOCI)	-56,437	4,769	15,774	8,950	518										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,728,335	2,670,262	2,743,182	2,682,258	2,350,394										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	19,175	19,170	19,258	19,309	19,277										
Accumulated other comprehensive income-related adjustments	-56,437	4,769	15,774	8,950	518										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,765,597	2,646,323	2,708,150	2,653,999	2,330,599										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,765,597	2,646,323	2,708,150	2,653,999	2,330,599										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	560,000	260,000	260,000	260,000	260,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	-5,098	0	-1,470	-1,225										
Additional tier 1 capital before deductions	560,000	254,902	260,000	258,530	258,775										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	560,000	254,902	260,000	258,530	258,775										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	247,581	282,219	282,490	282,129	281,767										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	238,784	232,410	248,097	203,687	202,956										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	486,365	514,629	530,587	485,816	484,723										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	486,365	514,629	530,587	485,816	484,723										
Exited advanced approach tier 2 capital															
Total capital	3,811,962	3,415,854	3,498,737	3,398,345	3,074,097										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	39,979,828	34,236,404	39,485,534	34,610,316	26,261,624										
Less: Deductions from common equity tier 1 capital	19,175	19,170	19,258	19,309	19,277										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	39,960,653	34,217,234	39,466,276	34,591,007	26,242,347										
Total risk-weighted assets	27,148,485	28,549,726	28,954,374	29,885,010	27,176,223										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.19	12.54	14	9.27	11.59	11	9.35	12.35	4	8.88	12.11	3	8.58	12.09	2
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.25	13.31	37	10.16	12.25	13	10.25	13.08	6	9.75	12.78	4	9.53	12.85	2
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.04	15.37	24	11.96	14.01	9	12.08	15.23	3	11.37	14.36	3	11.31	14.45	1
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.32	9.15	27	8.48	9.43	22	7.52	9.13	8	8.42	9.76	14	9.87	9.71	55
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		7		3			18			24			26		133.33		
Other insurance activities income		7		3			18			24			26		133.33		
Insurance and reinsurance underwriting income		0		0			0			0			0				
Premiums		0		0			0			0			0				
Credit related insurance underwriting		0		0			0			0			0				
Other insurance underwriting		0		0			0			0			0				
Insurance benefits, losses, expenses		0		0			0			0			0				
Net assets of insurance underwriting subsidiaries		0		0			0			0			0				
Life insurance assets		130,786		128,301			130,186			127,663			125,054		1.94		21.83
Analysis Ratios																	
03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88				
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53				
Insurance activities revenue / Adjusted operating income	0	0.38	28	0	0.40	30	0	0.41	27	0	0.47	25	0	0.47	23		
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37		
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54				
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46				
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42		
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64				
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99				
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.67	11	21	4.08	11.59	23	4.04	11.03	25	4.11	11.51	25	4.50	10.22	26		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34		

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	27,029	41,293	16,063	82,732	800
Real estate loans.....	2,790	11,030	2,828	3,676	0
Commercial and industrial loans	24,239	30,263	13,235	79,056	800
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	27,029	41,293	16,063	82,732	800
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-34.54	-6.17	14	397.51	12.26	96	-80.58	-2.40	5	10,241.50	22.48	98	-49.56	7.24	8
Total selected assets.....	-34.54	-2.56	15	397.51	7.32	96	-80.58	2.04	7	10,241.50	12.40	98	-49.56	3.24	8
Deposits		2.95			13.75			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		414,420	321,828	462,405	342,624	375,676	28.77	359.05
1–4 family residential loans		414,420	321,828	462,405	342,624	375,676	28.77	359.05
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		14,713	14,713	14,713	14,713	15,044	0.00	
1–4 family residential loans		14,713	14,713	14,713	14,713	15,044	0.00	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		1.03	0.90	1.23		1.05		1.33
1–4 family residential loans		1.03	0.90	1.23		1.05		1.33
Home equity lines		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases.....		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		3.92	6.04	4.33		12.20		11.22
Home equity lines		0.02	0.02	0.02		0.02		0.02
Credit card receivables.....		0	0	0		0		0
Auto loans and other consumer loans.....		0.10	0.09	0.10		0.08		0.12
Commercial and industrial loans		29.39	31.16	28.42		27.42		33.04
All other loans and leases.....		66.58	62.69	67.13		60.28		55.60

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	3.55	4.57	3.18	4.29	4		
1–4 family residential loans.....	3.55	4.57	3.18	4.29	4		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0.44	0.51	0.50	0.51	0.58		
Total retained credit exposure and asset sale credit exposure	0.44	0.51	0.50	0.51	0.58		
Dollar Amount in Thousands		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
							1-Year
							5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	4,516	11,717	5,304	13,927	7,360	-61.46	
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	4,516	11,717	5,304	13,927	7,360	-61.46	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	5,145	5,013	6,163	3,036	1,481	2.63	
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	5,145	5,013	6,163	3,036	1,481	2.63	
Total past due securitized assets.....	9,661	16,730	11,467	16,963	8,841	-42.25	
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.09	3.64	1.15	4.06	1.96
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.09	3.64	1.15	4.06	1.96
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.24	1.56	1.33	0.89	0.39
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	1.24	1.56	1.33	0.89	0.39
Total past due securitized assets percent of securitized assets	2.33	5.20	2.48	4.95	2.35
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.47	0.76	0.77	0.43	0.37
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days	0.15	0.29	0.10	0.16	0.21
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.19	0.91	2.38	0.34	0.66
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days	0.01	0.01	0	0	0
Total Past Due Managed Assets	0.26	0.42	0.24	0.26	0.32
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0.01	0
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets	0.35	2.88	2.76	0.97	0.94
	0	0.01	0.01	0	0
Net Losses on Managed Assets Percent of Total Managed Assets	0.10	0.90	0.79	0.27	0.31

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	3,413	3,412	13,650	13,650	13,650	0.03	0.03
Dividends	2,600	2,600	10,400	10,400	10,400	0.00	0.00
Interest	813	812	3,250	3,250	3,250	0.12	0.12
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	60	79	248	302	290	-24.05	185.71
Dividends	18	32	96	151	142	-43.75	-14.29
Interest	42	47	152	151	148	-10.64	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	3,473	3,491	13,898	13,952	13,940	-0.52	1.17
Securities gains (losses)	0	0	0	0	0		
Other operating income	1	1	3	17	7	0.00	0.00
Total operating income	3,474	3,492	13,901	13,969	13,947	-0.52	1.16
Operating Expenses							
Personnel expenses	205	143	725	607	588	43.36	102.97
Interest expense	1,829	1,829	7,316	7,316	7,316	0.00	0.00
Other expenses	1,585	2,771	10,990	10,008	8,748	-42.80	4.76
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	3,619	4,743	19,031	17,931	16,652	-23.70	5.11
Income (loss) before taxes	-145	-1,251	-5,130	-3,962	-2,705		
Applicable income taxes (credit)	-32	-273	-1,135	-861	-587		
Extraordinary items							
Income before undistributed income of subsidiaries	-113	-978	-3,995	-3,101	-2,118		
Equity in undistributed income of subsidiaries	71,504	-16,255	68,100	323,783	300,758		195.54
Bank subsidiaries	71,504	-16,255	68,100	323,783	300,758		195.54
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	71,391	-17,233	64,105	320,682	298,640		195.14
Memoranda							
Bank net income	74,104	-13,655	78,500	334,183	311,158		176.57
Nonbank net income	18	32	96	151	142	-43.75	-14.29
Subsidiary holding companies' net income	0	0	0	0	0		

